



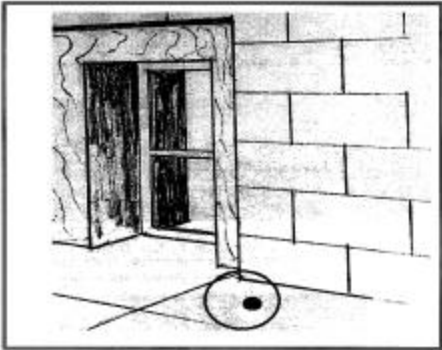
# FEMA

August 2002

## CRS RECORD-KEEPING GUIDANCE

Date	Address	Type of assistance	NFIP <sup>1</sup>	CBRA <sup>2</sup>
12/16	123 Memory Lane	Map info - A zone	✓	
12/17	403 Grant St.	" " B "	✓	
"	317 John St.	" " B "	✓	
12/18	1831 Priscilla	" " in county	✓	
"	4002 St. Mary's Road	Reviewed ways to protect house from flooding & gave flood protection elevation, recommended elevation, gave names of contractors & ideas on where to get money	✓	
12/20	4002 St. Mary's	Made site visit, located BFE on house	✓	
12/20	321 Memory Lane	Map info - A & B zone	✓	

Reference mark name: CRM 23  
Elevation (NGVD): 874.62  
Set by: Dept. of Public Works  
3/17/93  
on: Circular  
disk in sidewalk  
1.5' east of  
way to 705 W. Main  
from building wall



ing Record

	Surveyor	OK?
93	Jacobson - Dept. of Public Works	✓
93	Walters - Seymour Construction	✓
94	Brach - Lightning Engineers	✓
95	Flagg - USGS	✓
00	Dolitsky - US Army Corps of Engineers	✓
8/19/00	Kinomatsu - Seartz Surveying	✓
2/5/02	Chance - JECG, Inc.	✓



National Flood Insurance Program  
Community Rating System

**Note on this edition:** This document was revised to reflect the following major changes in the 2002 *CRS Coordinator's Manual*:

- The following new elements are included:
  - 310—ECWS    Elevation Certificates on a website
  - 350—WEB    Flood protection information on a website
  - 410—CTP    Flood studies done pursuant to a Cooperating Technical Partnership agreement
  - 430—MHP    Regulations in existing manufactured home parks
  - 430—CAZ    Coastal AE Zone regulations
  - 430LD—LDC    Land development criteria regulations
  - 530—PB    Buildings protected by structural flood protection projects
  - 630—DFP    Dam failure emergency action plan
- Examples that are included in other publications are not repeated here. These include forms for Activities 430 (Higher Regulatory Standards) and 540 (Drainage System Maintenance). They can be found in *CRS Credit for Higher Regulatory Standards* and *CRS Credit for Drainage System Maintenance*.

A community interested in applying for flood insurance premium credits through the Community Rating System (CRS) should have the *CRS Application*. The *CRS Coordinator's Manual* provides a more detailed explanation of the credit criteria. These and other publications on the CRS are available at no cost from:

Flood Publications  
NFIP/CRS  
P.O. Box 501016  
Indianapolis, IN 46250-1016  
(317) 848-2898  
Fax: (317) 848-3578  
NFIPCRS@iso.com

They can also be viewed and downloaded from FEMA's website at <http://www.fema.gov/nfip/crs.htm>.

# Contents

Section	Page
Introduction.....	1
Activity Checklist .....	2
310 Elevation Certificates.....	2
320 Map Information .....	3
330 Outreach Projects .....	4
340 Hazard Disclosure.....	5
350 Flood Protection Information.....	5
360 Flood Protection Assistance.....	5
410 Additional Flood Data .....	6
420 Open Space Preservation .....	7
430 Higher Regulatory Standards.....	7
430LD Land Development Criteria .....	9
440 Flood Data Maintenance.....	9
450 Stormwater Management.....	10
501 The Repetitive Loss List.....	11
503 Repetitive Loss Area Outreach Project.....	11
510 Floodplain Management Planning .....	11
520 Acquisition and Relocation.....	12
530 Flood Protection.....	13
540 Drainage System Maintenance .....	14
610 Flood Warning Program .....	15
620 Levee Safety.....	16
630 Dam Safety.....	16
Sample Records .....	18
310—Checklist for Reviewing FEMA Elevation Certificates .....	18
320—Map Information Form Letter.....	20
320—Flood Insurance Purchase Requirement .....	21
320—Coastal Barrier Resources System Requirement .....	23
320/360—Flood Protection Assistance Log.....	25
360—Dealing with Contractors .....	26
440—Elevation Reference Mark File .....	28

[This page intentionally blank.]

# Introduction

The Community Rating System (CRS) recognizes local floodplain management activities that exceed the minimum requirements of the National Flood Insurance Program (NFIP). To receive the credits and subsequent flood insurance premium discount, a community must document that it is implementing the credited activities.

Your community's normal procedures probably already include maintaining records and papers sufficient for CRS documentation. However, you may be starting a new activity or you may need to do things differently to get CRS credit. This guidebook is an overall primer on the records that need to be kept to maintain CRS credit. It should be viewed as an advisory checklist to help insure that nothing is forgotten. It is not a mandate or set of federal requirements.

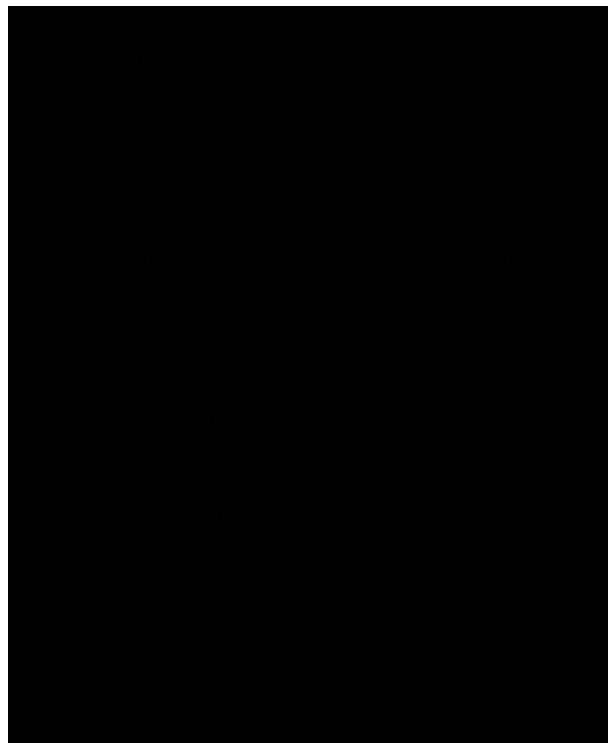
It is assumed that you are keeping a complete copy of your application to the CRS and all the documents that were accepted during the verification visit. This publication does not discuss documents needed for your application. Your application package should be kept "forever" (or at least until CRS credit is no longer provided for an activity).

This guidebook covers things that are needed for the verification and cycle verification visits and the annual recertification. Some of these papers can be archived or discarded after the ISO/CRS Specialist conducts the verification or cycle verification visit.

This guide is based on the 2002 *CRS Coordinator's Manual*. The section numbers cited in this guide refer to that manual. The page numbers refer to pages in this guide.

This guide is organized in two parts. The first part is a checklist of the records that should be kept for each activity and element. The second part includes example forms. Readers can skip those activities that are not credited in their communities.

**NOTE:** *The entire text of this document, including the example forms, is available online at <http://www.fema.gov/nfip/crs.htm>. This document is Adobe Acrobat (pdf) format. The text can be copied and converted to a word processing program to prepare locally tailored checklists and forms.*



# Activity Checklist

The CRS Coordinator should keep the application and recertification records. In most cases the other records should be kept by the offices that are actually implementing the activities. The CRS Coordinator should know the location and contents of any CRS files kept by another office.

## 310 Elevation Certificates

This checklist should be reviewed with the building department or other office assigned responsibility for this activity.

- \_\_\_\_\_ Elevation certificates are needed for every new building or substantial improvement to a building in the Special Flood Hazard Area (SFHA) (see Section 314.c of the *Coordinator's Manual*).

EACH CERTIFICATE NEEDS TO BE DOUBLE CHECKED TO ENSURE THAT IT IS PROPERLY COMPLETED. Use the checklists on pages 18–19. If more than 20% of your elevation certificates are verified with errors, you will lose the credit for this activity and you will be reclassified as a CRS Class 10.

The elevation certificates need to be filed so they can be retrieved, copied, and provided to requestors. This can be either in a separate elevation certificate file or in files kept for each property or each permit. What counts is that they are easily retrievable by address. These records would most likely be kept by the building department. Note that if you are requesting credit for maintaining pre-CRS or pre-FIRM elevation certificates (ECPO or ECPR), you need to be able to retrieve them, even if your community discards or archives old permit records.

- \_\_\_\_\_ A note or memo to the files that shows how your impact adjustments were determined is needed for the verification and cycle verification visits (see Section 314.d).
- \_\_\_\_\_ If you are receiving credit for keeping your elevation certificates in computer format (ECCF), each elevation certificate needs to be entered into the elevation certificate software data base (see Section 314.e). The computer file needs to be maintained and updated. If you had new construction in the floodplain since the last submittal, a disk with the new data is submitted with each year's recertification.
- \_\_\_\_\_ If you are receiving credit for putting your elevation certificates on a website (ECWS), each elevation certificate needs to be entered. This is verified by the ISO/CRS Specialist by logging on to the website, so no separate records are needed.

## 320 Map Information

This checklist should be reviewed with the building department, engineer, or other office assigned responsibility for this activity.

\_\_\_\_\_ Keep a copy of the materials you used to publicize the service each year (see Section 323.a). This could be one of three options:

- Keep a copy of each year's letter to lenders, real estate agencies, and insurance agencies, and a copy of the mailing list used (see Section 323.c). Some communities mail undated letters. If so, note when yours was distributed each year; OR
- Keep a copy of each year's publications by organizations, institutions, or agencies that include an article on the service; OR
- Keep a copy of an outreach project. If your community publicizes this service via an outreach project credited under Activity 330 (Outreach Projects), the copy could be kept in the files for Activity 330.

Copies of the publicity materials (except for the mailing list) are submitted with each year's recertification. Examples of publicizing the map information service are found in *CRS Credit for Outreach Projects*.

\_\_\_\_\_ You need to keep a record of delivering this service (see Section 323.d). There are three common approaches to doing this:

- Keep copies of written letters, such as the form letter in the example on page 20; OR
- Keep copies of inquiry or complaint forms your community uses to record and respond to requests from citizens; OR
- Keep a log of inquiries. Examples of this approach are found on page 25 of this guide and in Figure 320-4 of the *Coordinator's Manual*.

If you don't already have a system for filing correspondence, the written responses should be kept in chronological order or by address. A copy of a recent page from one of the records is submitted with each year's recertification.

\_\_\_\_\_ Make sure you are using the latest Flood Insurance Rate Map (FIRM) and that it is kept updated to show new subdivisions, changes in corporate limits, and all new FIRM data from flood insurance restudies, map revisions, and map amendments (see Section 323.e). This may mean plotting every Letter of Map Amendment (LOMA) and Map Revision (LOMR) or noting on the paper FIRM that LOMAs and LOMRs have been issued.

You must maintain copies of old FIRMs that have been in effect since 1999 or the date you applied to the CRS, whichever is later. If you maintain a copy of every FIRM that has been published for your community, credit is available under Activity 440 (Flood Data Maintenance).

- \_\_\_\_\_ You should keep copies of flyers or other information on the flood insurance purchase requirement (see example on page 21). The person who responds to the requests needs to remember to include a copy of the flyer with each written response or to discuss it with each caller when the property is located in the SFHA.
- \_\_\_\_\_ If you are a coastal community with Coastal Barrier Resources System designations on your FIRM, you should include a flyer or other information on the System and what it means to property owners to give to inquirers (see example on page 23).

### **330 Outreach Projects**

For additional guidance on this activity, see *CRS Credit for Outreach Projects*.

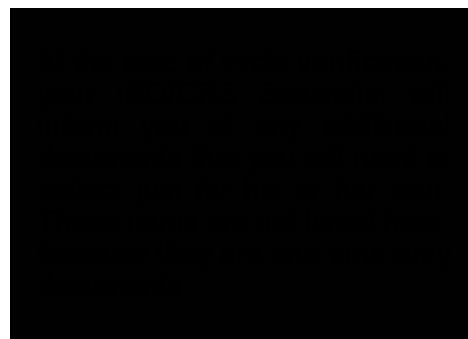
This checklist should be reviewed with the public information officer or other office assigned responsibility for this activity.

- \_\_\_\_\_ Keep a copy of each year's outreach projects (see Sections 334.a, c, and d). This would be copies of the newsletters, mailings to residents, and similar informational materials. The flood articles should be highlighted, so they can be found easily. For projects like public meetings and information booths, the documentation could be copies of newspaper articles or announcements about the meetings, correspondence relating to them, or memos to the file. These are submitted with each year's recertification. If they are not dated, make a note on them of when they were distributed.
- \_\_\_\_\_ If you are receiving credit for outreach projects pursuant to a public information program strategy, keep all the projects' materials, just as you do for your other outreach projects (see Section 333.b).
- \_\_\_\_\_ You will also need to prepare and keep the annual evaluation of your strategy (see Section 333.e). This is either a separate report or a completed AW-330-3. A blank copy of AW-330-3 is in the separately published *CRS Activity Worksheets*, available from the office listed on the inside front cover to this publication. You can also make your own local version. A filled-out example is shown at the end of Activity 330 in the *Coordinator's Manual*. A completed copy is submitted with each year's recertification.



### 340 Hazard Disclosure

You do not need to maintain any special records for this activity because it is implemented by real estate offices. However, you are still expected to recertify each year that the activity is being implemented. If any of the credited elements change, the materials submitted with the application should be changed. If the change involves enough points to change your community's CRS classification, a modification should be submitted.



### 350 Flood Protection Information

You do not need to maintain any special records for the library because it is implemented by another agency. However, you are still expected to recertify each year that the activity is being implemented and the publications available are the most current. If any of the credited elements change, the materials submitted with the application should be changed. If the change involves enough points to change your community's CRS classification, a modification should be submitted.

- \_\_\_\_\_ If you are receiving credit for putting flood protection information on a website, you must review the site each year and certify that the information and links have been updated as needed (see Section 353.c).

### 360 Flood Protection Assistance

This checklist should be reviewed with the building department, engineer, or other office assigned responsibility for this activity.

- \_\_\_\_\_ Make sure there is an outreach project each year that discusses the assistance provided. If it is part of a CRS-credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 360 documentation (see Section 363.a). Examples of publicizing the service are found in *CRS Credit for Outreach Projects*.
- \_\_\_\_\_ You need to keep a record of how you delivered this service (see Section 363.e). See the second checklist item on page 3 under Activity 320 for a discussion of how this can be done. A copy of a recent page of the log or a sample of one of the recent memos or reports is submitted with each year's recertification. You may keep your records of this activity with your records of Activity 320, because they both provide information and assistance to inquirers.

\_\_\_\_\_ You should keep copies of flyers or other information that you hand out to people that have been assisted (see Section 363.d). Examples of what you can include are:

- Information on the flood insurance purchase requirement (see example on page 21);
- An updated list (by area of expertise) of contractors knowledgeable, experienced, or licensed in retrofitting activities (e.g., plumbers, house movers, waterproofers, etc.);
- Information on selecting a contractor (see page 26); and
- Information on when and how to get a building or floodplain development permit.

## **410 Additional Flood Data**

This checklist should be reviewed with the engineer or other office assigned responsibility for this activity. It is appropriate both for regular flood data as explained in the *Coordinator's Manual* and for data for special hazards flooding as explained in the special hazards supplements.

\_\_\_\_\_ Keep copies of new regulatory studies and/or base flood elevations (BFEs) for the verification and cycle verification visits (see Section 414.b).

\_\_\_\_\_ If you have prepared and adopted new studies since the last verification visit, keep the appropriate documentation for the verification and cycle verification visits to show that:

- The state reviewed the new study (for credit for state review under Section 411.b.4 (see Section 414.c)),
- Part of the study was paid for by agencies other than the Federal Emergency Management Agency (FEMA) (for credit for the non-FEMA share of the flood study (NFS, see Section 414.d), and/or
- The study was done pursuant to a Cooperating Technical Partnership agreement (CTP2, see Section 414.f).

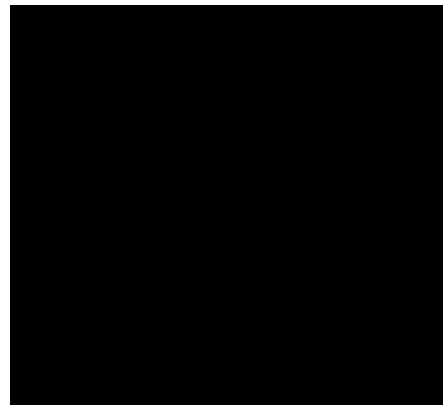
\_\_\_\_\_ If your impact adjustment used Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 414.e).

\_\_\_\_\_ If you are receiving credit for providing regulatory flood elevations (RFE), at the verification and cycle verification visits your elevation certificates will be used to document that your regulatory flood elevations were used to set the flood protection levels for new buildings (see Section 414.a).

## 420 Open Space Preservation

This checklist should be reviewed with the parks department, property manager, or other office assigned responsibility for this activity. The following items are needed for the verification and cycle verification visits.

- \_\_\_\_\_ Documentation showing the development or deed restriction for each parcel to be credited (see Sections 424.b and c).
- \_\_\_\_\_ If you are receiving natural and beneficial functions open space (NB), documentation that parcels credited have been preserved in or restored to an undeveloped natural state. This documentation must be signed by a professional in a natural science or a staff member of an environmental or conservation agency (see Section 424.d).
- \_\_\_\_\_ If your impact adjustment used Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 424.e).
- \_\_\_\_\_ If you are receiving credit for open space areas outside the SFHA shown on the FIRM, documentation showing that floodplain regulations are in effect in those areas (see Section 424.f).
- \_\_\_\_\_ If you are receiving credit for open space in areas subject to one of the special flood-related hazards (SHOS), the appropriate documentation as discussed in the supplement paper on that special hazard.



## 430 Higher Regulatory Standards

See *CRS Credit for Higher Regulatory Standards* for additional guidance.

This checklist should be reviewed with the planning, zoning, or building department, engineer, or other office responsible for this activity. The following records are typically kept with each permit file or with the records on each subdivision or other development built in the SFHA. You will need to be able to retrieve them during the verification and cycle verification visits (see Section 434.c).

- \_\_\_\_\_ Elevation and floodproofing certificates are used to document enforcement of the following elements: freeboard (FRB), enclosure limits (ENL), manufactured home park (MHP), and coastal AE-Zone regulations (CAZ).  
MAKE SURE YOUR RECORDS SHOW THE LOCATION OF ANY UTILITIES AND DUCTWORK THAT ARE NORMALLY LOCATED OUTSIDE THE BUILDING OR BELOW THE LOWEST FLOOR. Photographs at the time of final inspection would be useful.

- \_\_\_\_\_ If you are receiving foundation protection credit (FDN), your building permit records need to include engineering certifications, soil compaction reports, or other documentation appropriate for your credit.
- \_\_\_\_\_ If you are receiving cumulative substantial improvement (CSI) credit or lower substantial improvement threshold (LSI) credit, the building permit records must show the value of building additions, improvements, and repairs and the building's value. You should not rely solely on the applicant's estimate of the cost, especially if permit fees or tax assessments are based on the estimated cost. You should double check the cost based on the building department's knowledge of area construction costs or standard formulae based on square footage or type of project.

Each time someone applies for a permit in the SFHA, the building's records must be checked. The percentage of the cost of the project for which a permit is being requested plus the cost of all projects constructed since the cumulative substantial improvement requirement went into effect must be compared to the building's value. If all the projects add up to 50% or more of the building's value (less for LSI credit), then the project applied for is considered a substantial improvement.

Your community must keep a running total of the costs or percentages of past improvements. An example form can be found in *CRS Credit for Higher Regulatory Standards*. More guidance can be obtained from your FEMA Regional Office, State NFIP Coordinator, and FEMA's publication 213, *Answers to Questions About Substantially Damaged Buildings*. For a copy, call FEMA publications at 1-800-480-2520, fax to (301) 362-5335, or download it from <http://www.fema.gov/mit/tsd/aq1.pdf>.
- \_\_\_\_\_ If you are receiving credit for protecting critical facilities (PCF), permit records for critical facilities will be needed to check that the facilities are protected according to your regulations.
- \_\_\_\_\_ If you are receiving credit for protection of floodplain storage capacity (PSC) based on compensatory storage, permit records, especially for subdivisions and larger developments, need to show compensatory storage calculations.
- \_\_\_\_\_ If you are receiving credit for natural and beneficial functions regulations (NBR) for requiring setbacks or buffer zones along watercourses, the setback areas or buffer zones should be shown on permit plans.
- \_\_\_\_\_ If you are receiving credit for other higher standards (OHS) or special hazards regulations (SH), your permit records need to document compliance with these regulations.

- \_\_\_\_\_ If you are receiving credit for staff training or certification under staffing (STF), certificates of graduation or floodplain manager certification are needed (see Section 434.d). These could include graduation certificates from the Emergency Management Institute, the home study course, or other FEMA-approved equivalent NFIP training.

If a staff member has qualified as a certified floodplain manager, keep the certification letter and documentation that the person is maintaining his or her certification by meeting the continuing education requirements.

Note that if personnel leave, you will lose the credit at the next cycle visit, unless the replacements have the same training or certification.

- \_\_\_\_\_ [If your impact adjustment used Option 3] Keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 434.b).

## **430LD Land Development Criteria**

This checklist should be reviewed with the zoning or planning department or other office that has been assigned responsibility for this activity.

- \_\_\_\_\_ If your impact adjustment used Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 434LD.b).
- \_\_\_\_\_ Your permit records need to document compliance with the regulations (see Section 434LD.d).

## **440 Flood Data Maintenance**

This checklist should be reviewed with the engineer, geographic information system (GIS) staff, data processor, or other office assigned responsibility for this activity.

- \_\_\_\_\_ If you are receiving credit for additional map data (AMD), the permit office must routinely use the map or parcel system to obtain flood hazard information when reviewing an application for a permit in the regulatory floodplain (see Section 441.a.1(a)). If the credit is for a GIS or other digitized mapping system, the permit office may either directly use the computer system or use a hard copy printout of the map.

The map or parcel system must be updated at least once each year to reflect changes in corporate boundaries, new subdivisions, new flood data, and map revisions and amendments (LOMRs and LOMAs) (see Section 441.a.1(b)).

- \_\_\_\_\_ If your impact adjustment used Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 444.c).
- \_\_\_\_\_ If you are receiving credit for maintaining elevation reference marks (ERM), your community needs to maintain a master list of all elevation reference marks that can be used by surveyors (see Section 444.e).

This must be updated as reference marks are replaced, re-shot, or found missing. Copies of the master list must be made available to surveyors and other interested parties. An example of a paper form that could be kept for each reference mark is on page 28.
- \_\_\_\_\_ If you are receiving credit for maintaining elevation reference marks (ERM), make a note about any elevation reference marks that appear on your FIRM that are reported missing or inaccurate. You must report these on your annual recertification worksheet so FEMA can correct future FIRMs (see Section 444.f).
- \_\_\_\_\_ If you are receiving credit for FIRM maintenance (FM), you must have copies of every FIRM that has been issued for the community. The old FIRMs must be made readily available for inquirers to use (see Section 441.d).
- \_\_\_\_\_ If you are receiving credit for maintaining coastal erosion data (EDM), you will need copies of the appropriate records as described in *CRS Credit for Management of Coastal Erosion Hazards*.

## **450 Stormwater Management**

For additional guidance on this activity, see *CRS Credit for Stormwater Management*.

This checklist should be reviewed with the engineer, building department, or other office assigned responsibility for this activity. THESE RECORDS APPLY TO CONSTRUCTION THROUGHOUT THE COMMUNITY, NOT JUST IN THE FLOODPLAIN.

- \_\_\_\_\_ If you are receiving credit for stormwater management regulations or stormwater management plan (SMR or SMP), your permit records for subdivisions and other large developments need to include plans that show the locations and dimensions of retention and detention basins (see Section 454.i).
- \_\_\_\_\_ If you are receiving credit for public maintenance of stormwater facilities (PUB), keep copies of inspections and subsequent maintenance activities (see Section 454.i). These records should be part of your drainage system maintenance records under Activity 540. See also *CRS Credit for Drainage System Maintenance*.

- \_\_\_\_\_ If you are receiving credit for freeboard in B, C, D, and X Zones (FRX), depending on the basis for your credit, your building permit records need to either document that the lowest floor (or lowest opening) was checked and confirmed to be the correct height above the street or they need to have drainage plans for each building site (see Section 454.i).
- \_\_\_\_\_ If you are receiving credit for erosion and sedimentation control (ESC) or water quality regulations (WQ), your permit records and/or subdivision plans need to show how these requirements were met by each development project under the regulations' jurisdiction (see Section 454.i).
- \_\_\_\_\_ If your impact adjustment used Option 1 or Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 454.f).

## **501 The Repetitive Loss List**

- \_\_\_\_\_ Each year, you will receive an updated set of AW-501s, worksheets for your repetitive loss properties. You do not have to do anything with these, although they may help your flood protection planning efforts. At the time of your 3- or 5-year cycle verification, you will have to review every repetitive loss address and determine if the worksheets need to be updated. You will be required to certify that each address has been checked (see Section 501).

## **503 Repetitive Loss Area Outreach Project**

- \_\_\_\_\_ Keep a copy of each year's outreach project (see Sections 503.c and d). If it is part of a CRS-credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's repetitive loss documentation.
- \_\_\_\_\_ If you are a Category C community (see Section 502.a), you must keep the records required for Activity 510.

## **510 Floodplain Management Planning**

For additional guidance on this activity, see *Example Plans*.

This checklist should be reviewed with the planner, planning committee, or other office assigned responsibility for this activity.

- \_\_\_\_\_ A progress report must be prepared each year and submitted with the annual recertification. FAILURE TO SUBMIT THIS REPORT EACH YEAR WILL RESULT IN LOSS OF CREDIT FOR THIS ACTIVITY. If you are a Category C repetitive loss community, you will be reclassified as a CRS Class 10.

The report must cover the four items noted in Section 514.d.1(a)—(d). Copies must be provided to your governing board and the media and made available to the public.

If your plan did not cover all of your known flood hazards and your impact adjustment used Option 2, you may submit this report on AW-510-3, Option 2 Progress Report. A blank copy of AW-510-3 is in the separately published *Activity Worksheets*, available from the office listed on the inside front cover of this publication. You can also make your own local version. A filled out example is at the end of Activity 510 in the *Coordinator's Manual*. A completed copy is submitted with each year's recertification.

- \_\_\_\_\_ At least every five years, your community must prepare an update to the plan, in accordance with Section 515.e. FAILURE TO ADOPT THE UPDATE WILL RESULT IN LOSS OF CREDIT FOR THIS ACTIVITY. If you are a Category C repetitive loss community, you will be reclassified as a CRS Class 10.

## **520 Acquisition and Relocation**

This checklist should be reviewed with the planner, urban renewal, or community development department, or other office assigned responsibility for this activity. These records are only needed for the verification or cycle verification visits. Because it may take a good deal of work to assemble them, they should be kept where they will be readily available for the next cycle verification visit, which is usually five years away.

- \_\_\_\_\_ A map showing the parcels where buildings have been demolished or relocated since the effective date of the FIRM is needed for the verification and cycle verification visits (see Section 524.a).
- \_\_\_\_\_ Documentation that shows that each site credited under this activity can also qualify for credit as preserved open space is needed for the verification and cycle verification visits (see Section 524.b). The easiest way to do this is to make sure that each property to be credited by Activity 520 is also credited under Activity 420.
- \_\_\_\_\_ If your impact adjustment used Option 2, a note or memo to the file showing the number of buildings in the SFHA (bSF) is needed for the verification and cycle verification visits (see Section 524.c).
- \_\_\_\_\_ Real estate or permit records that document the date of removal of each building are needed for the verification and cycle verification visits (see Section 524.d).



- 
- \_\_\_\_\_ If you are receiving credit for acquiring or relocating buildings outside the SFHA, documentation showing that floodplain regulations are in effect in those areas is needed for the verification and cycle verification visits (see Section 524.e).

## **530 Flood Protection**

This checklist should be reviewed with the building department, engineer, or other office assigned responsibility for this activity. These records are only needed for the verification or cycle verification visits. Because it may take a good deal of work to assemble them, they should be kept where they will be readily available for the next cycle verification visit, which is usually five years away.

- \_\_\_\_\_ A map showing the location of all retrofitted buildings to be credited is needed for the verification and cycle verification visits (see Section 534.c).

- \_\_\_\_\_ For buildings protected by retrofitting, documentation for each protected building is needed for the verification and cycle verification visits (see Sections 534.a and b). Building permit records or signed copies of AW-530-3 and AW-530-4 usually will be sufficient. The following additional items may be needed:

- If the retrofitting project is the elevation or replacement of a substantially damaged or substantially improved building, you must show that the project was implemented pursuant to a community action (see Section 530, Activity Description).
- Where the credit for the technique used (TU) is based on an engineer's or architect's design, the engineer's or architect's approval must be shown (see Section 534.a.2).
- For projects that require human intervention, you must show that the area receives at least one hour of flood warning time (see Section 534.a.1(c)).
- The building must still be in good condition (see Section 534.a.1(e)).

- \_\_\_\_\_ For buildings protected by a structural flood control project, documentation for each protected building is needed for the verification and cycle verification visits (see Sections 534.a and b). Project plans and as-built inspection records usually will suffice. The following additional items may be needed:

- The project must meet the minimum environmental protection criteria (see Section 534.a.3(b)).
- The project must be properly maintained, in accordance with the operations and maintenance plan (see Section 534.a.3(c)).

- The community is enforcing development regulations that prevent or minimize the impact of future development on the project's flood protection level (see Section 534.a.3(d)).
- If the project includes a dam or other above-ground storage facility, a copy of a permit from the state's dam safety office is needed (or a letter that states a permit is not required) (see Section 534.b.2(b)).

\_\_\_\_\_ If your impact adjustment used Option 2, a note or memo to the file showing the number of buildings in the SFHA (bSF) is needed for the verification and cycle verification visits (see Section 534.d).

\_\_\_\_\_ If credit is being requested for buildings outside the SFHA, documentation that shows that floodplain regulations are in effect in the area outside the SFHA is needed for the verification and cycle verification visits (see Section 534.e).

## 540 Drainage System Maintenance

For additional guidance on this activity, see *CRS Credit for Drainage System Maintenance*.

This checklist should be reviewed with the public works department, drainage district, or other office assigned responsibility for this activity.

\_\_\_\_\_ Copies of inspection records for ditches, streams, detention basins, and other parts of your drainage system need to be kept for the verification and cycle verification visits (see Section 544.e). A copy of a recently completed example must be sent in each year with your recertification.

These records should be completed copies of the form adopted in your drainage maintenance procedures. A form should be completed for all inspections, even if follow-up maintenance is not needed. The forms should be filed by stream, watershed, or chronologically.

Examples of forms used by some communities are provided in *CRS Credit for Drainage System Maintenance*.

\_\_\_\_\_ If you are receiving credit for stream dumping regulations (SDR) and for publicizing the regulations with an outreach project, make sure there is an outreach project each year that discusses the regulations. If it is part of a CRS-credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 540 documentation (see Section 364.d). Examples of publicizing the regulations are found in *CRS Credit for Outreach Projects*.

- \_\_\_\_\_ If you are receiving credit for maintaining coastal erosion protection measures (EPM), you will need copies of the appropriate records as described in Section 540SH in the *CRS Credit for Management of Coastal Erosion Hazards*.
- \_\_\_\_\_ If your impact adjustment used Option 1 or Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 544.e).

## **610 Flood Warning Program**

For additional guidance on this activity, see *CRS Credit for Flood Warning Programs*.

This checklist should be reviewed with the emergency manager or other office assigned responsibility for this activity.

- \_\_\_\_\_ A memo or other record is needed after each year's test of the data collection, communications, and data analysis components of the flood threat recognition system (see Section 611.a.1).
- \_\_\_\_\_ If you are receiving emergency warning dissemination credit (EWD), a memo or other record is needed after each year's test of the warning dissemination equipment and procedures (see Section 611.b.1(d)). A test is not needed if a warning was issued in response to a real threat, although there still must be a record of what happened.
- \_\_\_\_\_ If you are receiving emergency warning dissemination credit (EWD), make sure there is an outreach project each year that discusses the warning procedures, signals used, warning times, what radio/TV stations to tune to, and flood safety. If it is part of a CRS-credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 610 documentation (see Section 614.b.3). Examples of flood warning and safety publicity are found in *CRS Credit for Outreach Projects*.
- \_\_\_\_\_ If you are receiving other response efforts credit (ORE), a memo or other record is needed after each year's exercise of the response plan (see Section 611.c.1(b)). An exercise is not needed if the plan was implemented in response to a real threat, although there still must be a record of what happened.
- \_\_\_\_\_ If you are receiving critical facilities planning credit (CFP), the information on the critical facilities needs to be updated each year (see Section 611.d.1(b)).

- 
- \_\_\_\_\_ If there is a flood that damages more than 10 buildings, causes more than \$50,000 in damage, or causes the death of one or more persons, then a report needs to be prepared that evaluates how well the warning and response system worked (see Section 614.d). It is submitted with the annual recertification.

## **620 Levee Safety**

This checklist should be reviewed with the planner, planning committee, or other office assigned responsibility for this activity.

- \_\_\_\_\_ A certification by an engineer that the levee has been properly maintained in accordance with all NFIP criteria is prepared each year and submitted with your recertification (see Section 624.e).
- \_\_\_\_\_ A log, memo, or other record is needed after each month's communications check (see Section 621.c.4). These will be reviewed at the verification and cycle verification visits.
- \_\_\_\_\_ A memo or other record is needed after each year's inspection of emergency equipment and stockpiles (see Section 621.c.5). These will be reviewed at the verification and cycle verification visits.
- \_\_\_\_\_ A memo or other record is needed after each year's drill of the levee emergency plan (see Section 621.c.6). These will be reviewed at the verification and cycle verification visits. A drill is not needed if the plan was implemented in response to a real threat, although there still must be a record of what happened.
- \_\_\_\_\_ If your impact adjustment used Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 624.c).

## **630 Dam Safety**

If you received credit only for your state's dam safety program (SDS), you do not need to maintain any additional records. The following items are needed only if you are receiving credit for a dam failure emergency action plan (DFP). This checklist should be reviewed with the emergency manager or other office assigned responsibility for this activity.

- \_\_\_\_\_ If you are receiving credit for a dam failure emergency action plan (DFP), a memo or other record is needed after each year's exercise of the emergency action plan (see Section 631.b.1(a)(3)). Copies are submitted with your recertification and kept for review at the verification and cycle verification visits. An exercise is not needed if the plan was implemented in response to a real threat, although there still must be a record of what happened.

- \_\_\_\_\_ If you are receiving credit for a dam failure emergency action plan (DFP), you need to keep copies of the annual reports of the dam operators (see Section 631.b.1(b)). Copies must be sent to the state dam safety office, submitted with your recertification, and kept for review at the verification and cycle verification visits.
- \_\_\_\_\_ If you are receiving credit for a dam failure emergency action plan (DFP), a log, memo, or other record is needed after each month's communications check (see Section 631.b.1(c)). Copies are submitted with your recertification and kept for review at the verification and cycle verification visits.
- \_\_\_\_\_ If you are receiving credit for a dam failure emergency action plan (DFP3), make sure there is an annual outreach project to occupants in the dam failure area that discusses the hazard, the area affected, evacuation routes, and flood safety. If it is part of a CRS-credited outreach project, it is submitted with each year's Activity 330 recertification. If it is distributed separately, then it is to be included with each year's Activity 630 documentation (see Section 631.b.3(c)).
- \_\_\_\_\_ If your impact adjustment used Option 3, keep the Impact Adjustment Map available for the verification and cycle verification visits (see Section 634.d).

# Sample Records

The following pages have examples of records or forms that your community may want to adapt for its own use. Some of the forms have been filled in by hand to show how they can be used.

---

## 310—Checklist for Reviewing FEMA Elevation Certificates

*NOTE: If any of these items are not completed or correct, the ISO/CRS Specialist will adjust the element's credit points. If more than 20% of the sampled elevation certificates have one or more of these deficiencies, the community will lose its credit for that element. Loss of credit for the first element, EC, will mean that the community will be a Class 10.*

### Checklist for the Earlier Version of the Elevation Certificate

*NOTE: No new elevation certificates can be completed using the old forms. This checklist is to help you review older forms that are already in your files.*

#### Section A. Property information

- \_\_\_ Complete address or other description of the property's location, such as a legal description

#### Section B. Flood Insurance Rate Map (FIRM) Information

- \_\_\_ 1. Correct community NFIP number
- \_\_\_ 2. Correct panel number
- \_\_\_ 3. Correct suffix for the panel
- \_\_\_ 4. Correct date of FIRM index (not necessarily the same as the panel's date)
- \_\_\_ 5. Correct FIRM zone
- \_\_\_ 6. Correct base flood elevation

#### Section C. Building elevation information

- \_\_\_ 1. Correct building diagram number
- \_\_\_ 2. Reference floor elevation completed
- \_\_\_ 5. Certificate based on actual construction
- \_\_\_ 6. Lowest adjacent grade elevation completed (except in AO Zones)

#### Section E. Certification

- \_\_\_ Name of licensed engineer, architect, land surveyor, or qualified local official (or, for unnumbered A and V Zones, the owner)
- \_\_\_ Signature

## Checklist for the 1999 and Later Elevation Certificate

### SECTION A—Property owner information

- \_\_\_ Complete street address or property description (2nd or 4th lines)
- \_\_\_ City, state, zip code (3rd line)

### SECTION B—Flood Insurance Rate Map (FIRM) information

- \_\_\_ B1 NFIP community name & community number
- \_\_\_ B4 Map and panel number
- \_\_\_ B5 Suffix
- \_\_\_ B6 FIRM index date
- \_\_\_ B7 FIRM panel effective/revised date
- \_\_\_ B8 Flood zone(s) that the building is in
- \_\_\_ B9 Base flood elevation(s)
- \_\_\_ B10 Source of the base flood elevation or depth entered in B9
- \_\_\_ B11 Elevation datum used for the base flood elevation entered in B9
- \_\_\_ B12 Whether the building is in a Coastal Barrier Resource System area

### SECTION C—Building elevation information (When a survey is required)

- \_\_\_ C1 Source of building elevations Note: “Finished construction” must be checked unless the building is still under construction.
- \_\_\_ C2 Building Diagram Number
- \_\_\_ C3 Elevations—Items a), e), f), and g), must be recorded on every certificate. The other items must be completed if the letter appears on the diagram on pages 6 and 7 of the elevation certificate instructions. If a line is not applicable, then insert “N/A.” If the letters h) or l) do not appear for that diagram, then enter “0.”

### SECTION D—Surveyor, engineer, or architect certification

- \_\_\_ Certifier’s name and license number
- \_\_\_ Certifier’s signature
- \_\_\_ The box at the end of Section C must have the certifier’s seal

### SECTION E—Building elevation information (when a survey is not required in a Zone AO or a Zone A without a base flood elevation)

- \_\_\_ E1 Building Diagram Number
- \_\_\_ E2 The top of the bottom floor
- \_\_\_ E3 The next higher floor or elevated floor (for building diagrams 6–8)
- \_\_\_ E4 The elevation of the bottom floor complies with the ordinance (Zone AO only)
- \_\_\_ Note: If Section E is used, then Sections F or G must be completed.

### SECTION G—Community information

- \_\_\_ G1 This must be checked if the information in Section C was copied from another certified document. If so, then the local official’s name and signature must be completed in G9.
- \_\_\_ G2 This must be checked if the local official completed Section E. If so, then the local official’s name and signature must be completed in G9.

## 320—Map Information Form Letter

Date: 3/13/02.

RE: Flood Insurance Rate Map (FIRM) Information

TO WHOM IT MAY CONCERN:

The property located at: 201 W. Main.

also known as [legal description if needed] Lot 17, Block C, Indian Acres Addition.

\_\_\_\_\_ has been located on our Flood Insurance Rate Map (FIRM). The following information is provided:

Community NFIP number: 123456

The property is located on panel number: 0004, Suffix: D.

The date of the FIRM index: July 15, 1994

The property is located in FIRM zone: AE.

The main building on the property:

☒ is located in a Special Flood Hazard Area. The base flood elevation at the property is 1024.6 NGVD. Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by a building located in a Special Flood Hazard Area. It is up to the lender to determine whether flood insurance is required for this property. Flood insurance is available in Floodville. More information on flood insurance is attached.

☐ is not located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance is available and may be obtained at non-floodplain rates. A flood insurance policy may be required by a lender.

☐ A determination of the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

**NOTE:** *This information is based on the FIRM for this community. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. This letter does not create liability on the part of the City, or any officer or employee thereof, for any damage that results from reliance on this information.*

Signed: Sara Isler



## 320—Flood Insurance Purchase Requirement

*NOTE: This should be attached to the letter on the previous page. It can also be a separate handout from the community, real estate agents, insurance agents, etc.*

### Flood Insurance

**NFIP:** This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

**How it Works:** Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter “A” or “V.”

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA, although many communities provide assistance.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

## 320—Coastal Barrier Resources System Requirement

*NOTE: This should be attached to the handout on the previous page or the letter on the page before. It can also be a separate handout from the community, real estate agents, insurance agents, etc.*

### The Coastal Barrier Resources System

The Coastal Barriers Resources Act of 1982 (CBRA), and later amendments, removed the Federal government from financial involvement associated with building and development in undeveloped portions of coastal areas (including the Great Lakes). These areas were mapped and designated as Coastal Barrier Resources System units or “otherwise protected areas.” They are colloquially called “CBRA zones” (pronounced “cobra” but not spelled that way).

Any Federal program that may have the effect of encouraging development on coastal barrier islands is restricted by CBRA. These include “any form of loan, grant, guarantee, insurance, payment, rebate, subsidy or any other form of direct or indirect Federal assistance” with specific and limited exceptions. For example, Federal disaster assistance is limited to emergency relief—there are no loans or grants to repair or rebuild buildings in CBRA zones.

CBRA also banned the sale of NFIP flood insurance for structures built or substantially improved on or after a specified date. For the initial CBRA designations, this date is October 1, 1983. For all subsequent designations, this date is the date the CBRA zone was identified. CBRA zones and their identification dates are shown in the legend of Flood Insurance Rate Maps.

If an owner of a building in a CBRA zone wanted to buy flood insurance, he or she would need a copy of the building permit showing that the building was properly built before the designation date and a signed statement from the floodplain ordinance administrator that it had not been substantially damaged or improved since then. The insurance agent would provide more information on the format for this documentation.

The boundaries of the CBRA zones cannot be revised through the Letter of Map Amendment or Revision (LOMA/LOMR) process. They can only be revised by:

- Congressional action,
- Interpretation of boundaries by the U.S. Department of the Interior, Fish and Wildlife Service, or

- Cartographic modifications by FEMA to correct errors in the transcription of the Department of the Interior maps onto FIRMs.

If an NFIP policy is issued in error in a CBRA zone, it will be cancelled and the premium refunded. No claim can be paid, even if the mistake is not found until a claim is made.

If a grandfathered building with flood insurance is substantially improved or substantially damaged, the policy will be cancelled.

Banks can only make conventional loans. Although they cannot require flood insurance on newer buildings in CBRA zones, lenders are required to notify borrowers of the flood hazard and the lack of disaster assistance. Many lenders are reluctant to lend without protecting their investment with flood insurance, and private flood insurance is not readily available.

## 320/360—Flood Protection Assistance Log

[illegible]

Notes:

1. Check “NFIP” as a reminder to explain the flood insurance purchase requirement.
2. Check “CBRA” as a reminder to explain the Coastal Barrier Resources Act requirements. Communities that do not have coastal barriers designated on their Flood Insurance Rate Maps can omit this column.

## 360—Dealing with Contractors

The City of \_\_\_\_\_ requires that certain work be done only by licensed contractors. The \_\_\_\_\_ [name of building department or other office] has a register of licensed contractors, listed by their areas of expertise.

If you have been satisfied with work done by licensed local contractors, try them first. If they cannot help you, ask them for recommendations. If you must hire a contractor you do not know, talk to several contractors before you sign anything. Reputable contractors agree that you should take the following steps:

**Check on the firm's reputation:** The Better Business Bureau, Home Builders Association, or building trades council are excellent sources. Ask if the firm has had unanswered complaints filed against it.

**Look out for “special deals:”** Be cautious when unfamiliar contractors offer “special deals” after a disaster or want to use your home as a “model home.” Ask for complete financial details in writing and for an explanation of any differences from regular prices. Sales are worthwhile and they do exist, but be sure you are getting the services and products you are paying for.

**Ask for proof of insurance:** Worker's compensation and general liability insurance are absolutely essential. If the contractor is not insured, you may be liable for accidents on your property.

**Ask for references:** Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

**Ask for a written estimate:** Check it for thoroughness. Some contractors may charge a fee for an estimate, which is understandable when they have plenty of work to do.

**Ask for a contract:** The contract should be complete and clearly state all the work and the costs. Never sign a blank contract or one with blank spaces. If a lot of money is involved, it may be worth your while to have the contract reviewed by a lawyer.

**Ask for any guarantees in writing:** If the contractor provides guarantees, the written statement should include what is guaranteed, who is responsible for the guarantee (the dealer, the contractor, or the manufacturer), what is covered beyond the written guarantee, and its duration.

**Obtain a copy of the final signed contract:** Once signed, it is binding on both you and the contractor.

**Cool off:** Do not sign a contract when a salesperson has pressured you. Federal law requires a three-day “cooling off” period for unsolicited door-to-door sales of more than \$25. If you want to cancel such a contract within three business days of signing it, send your cancellation by registered mail. Other types of sales may have contracts with varying decision clauses.

**Avoid cash payments:** Beware if you are asked to pay cash on the spot instead of a check made out to the contracting company. A reasonable down payment is 10%–30% of the total cost of the project.

**Don’t sign off before the job is finished:** Don’t sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished.

**Get your permits:** Most home improvements, filling, fences, and other yard work require a permit from the \_\_\_\_\_ [name of building department or other office]. A permit is needed before the project is started to be sure that it meets code and will not cause a drainage problem on neighboring properties.

**Get your inspections:** The \_\_\_\_\_ [name of building department or other office] needs to inspect electrical and plumbing lines before the walls are covered with wallboard or paneling. When the project is finished make sure your contractor calls you and the \_\_\_\_\_ [name of building department or other office] to inspect work before it is covered over. Shoddy work on sewers or basement walls will be hidden from view and you won’t know if there is a problem until the next flood.

**Get help:** If you are a victim of fraud or have problems with a less-than-reputable contractor, the \_\_\_\_\_ [name of attorney general or other office] has a consumer protection office that can tell you what steps to take. The [name of building department or other office] would also like to know of problems in case it needs to revoke a license.

For more information on the city’s building requirements, contact the \_\_\_\_\_ [name of building department or other office] at \_\_\_\_\_ [telephone number].

## 440—Elevation Reference Mark File

### Reference mark name:

CRM 23

Elevation (NGVD): 874.62

Set by: Dept. of Public Works

Date set: 3/17/93

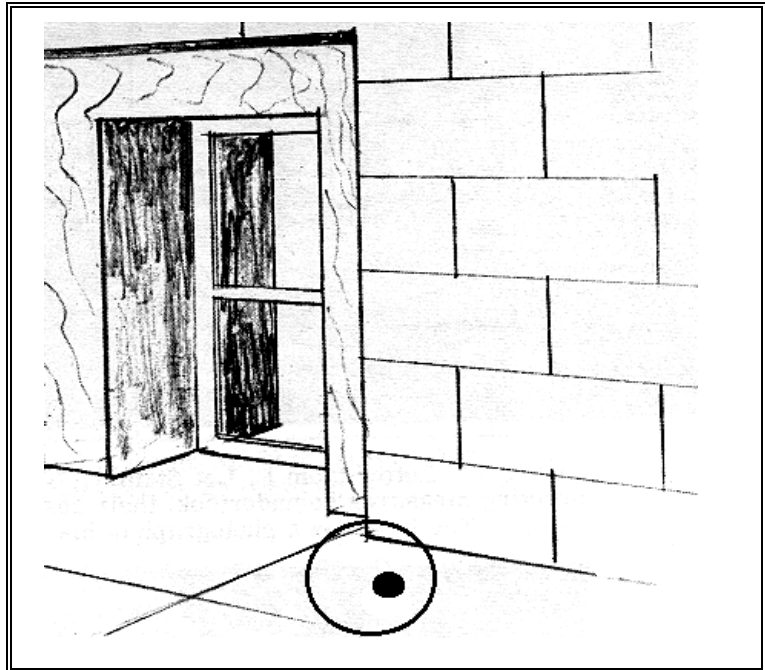
Description: Circular

metal disk in sidewalk

Location: 1.5 feet east of

doorway to 705 W. Main,

1 foot out from building wall



### Monitoring record:

Date	Surveyor	OK?
3/17/93	Jacobson - Dept. of Public Works	√
4/25/93	Walters - Seymour Construction	√
5/3/94	Bach - Lightning Engineers	√
6/14/98	Flagg - USGS	√
7/22/00	Dolitsky - US Army Corps of Engineers	√
8/19/00	Hiramatsu - Scartz Surveying	√
2/5/02	Chance - JECO, Inc.	√